

**KILPATRICK
STOCKTON LLP**

Attorneys at Law

July 19, 2002
OCT 24, 2002
FAX*10/24/02*
DEAR EXAMINER HAYES,
PURSUANT TO OUR DISCUSSION
EARLIER TODAY, I AM
RE-ATTACHING THE ATTACHED.
*John Ball*Suite 900 607 14th St., NW
Washington DC 20005-2018
t 202 508 5800 f 202 508 5858
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| John Hayes AU2161 703-306-5447 | 703-305-7687 703-746-5531 | U.S. Patent & Trademark Office |

John W. Ball, Jr.
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COMMENTSSer. No.: 09/190,993**COPY - DO NOT ENTER**

Dear Examiner Hayes,

It was a pleasure speaking with you earlier today. Pursuant to our discussion, please find attached a copy of the Appeal Brief and Amendment After Final filed on May 8, 2002. Thank you for your attention to this matter, and if there are any questions, please do not hesitate to contact us.

Warmest regards,
John Ball #44,433**TO BE COMPLETED BY KS OPERATIONS CENTER**

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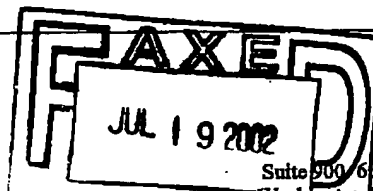
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COMMENTS

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Dear Examiner Hayes,

Please return this card, indicating receipt date and serial no., if applicable of the following:

Transmittal of Appeal Brief

Appeal Brief (3 copies)

Amendment After Final

Petition for Extension of Time (for response within third month)

Checks: \$320 Appeal Brief and \$920 Extension of Time

INVENTORS: Cris T. PALTENGHE, et al.
TITLE: VIRTUAL WALLET SYSTEM

SERIAL NO. 09/190,993
FILED: November 12, 1998

DOCKET NO. CIT10094
DUE DATE: February 17, 2002

JWB / T0091.176079



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